

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT

IN THE MATTER OF:

JILLIAN MIRANDA PHILLIPS,
Debtor.

CHAPTER 13
CASE NO. 15-49932-MAR
JUDGE MARK A RANDON

/

**TRUSTEE'S SUPPLEMENTAL OBJECTIONS TO
CONFIRMATION OF CHAPTER 13 PLAN**

NOW COMES the Chapter 13 Trustee, Krispen S. Carroll, and supplements her objections to confirmation of the Chapter 13 Plan in the above matter pursuant to E. D. Mich. LBR 3015-3(a) as follows:

1. Trustee objects to debtor's failure to account for auto installment payment and auto insurance on Schedule J.
2. Trustee objects to debtor's failure to provide all disposable income pursuant to 11 U.S.C. § 1325(b)(1), where based upon the pay stubs provided, it appears debtor has understated the income disclosed on Schedule I by \$686.00 per month (average). Trustee requires debtor to file an amended Schedule I and increase the best effort and plan payment accordingly.

WHEREFORE, the Chapter 13 Trustee prays this Honorable Court deny confirmation of the debtor's Chapter 13 Plan.

OFFICE OF THE CHAPTER 13 TRUSTEE-DETROIT
Krispen S. Carroll, Chapter 13 Trustee

December 4, 2015

/s/ Margaret Conti Schmidt
KRISPEN S. CARROLL (P49817)
MARGARET CONTI SCHMIDT (P42945)
MARIA GOTSIDIS (P67107)
719 Griswold Street
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CERTIFICATE OF MAILING OF
TRUSTEE'S SUPPLEMENTAL OBJECTIONS TO
CONFIRMATION OF CHAPTER 13 PLAN

I hereby certify that on the date indicated below, I electronically filed **TRUSTEE'S SUPPLEMENTAL OBJECTIONS TO CONFIRMATION OF CHAPTER 13 PLAN** with the Clerk of the Court using the ECF system which will send notification of such filing to the following:

KOSTOPOULOS & ASSOCIATES
THE FRESH START CENTER PLLC
31201 CHICAGO ROAD SOUTH
SUITE C-102
WARREN, MI 48093-0000

and I hereby certify that I have mailed by United States Postal Service the above mentioned documents to the following non-ECF participants:

JILLIAN MIRANDA PHILLIPS
20370 LEDGESTONE ST
SOUTHFIELD, MI 48076-0000

December 4, 2015

/s/ Barbara A. Ecclestone

Barbara A. Ecclestone
For the Office of the Chapter 13 Trustee-Detroit
719 Griswold Street
Suite 1100
Detroit, MI 48226
(313) 962-5035
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